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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known Application Number 10/066174 Filing Date 01-29-2002 First Named Inventor FISHER, Douglas Art Unit 3621 Examiner Name BAYAT, Bradley B. Attorney Docket Number 01-111

Examiner Cite Initials* No.	Cite	Document Number	Publication Date	Name of Patentee or	Pages, Columns, Lines, Where
	No.1	Number-Kind Code ^{2 (7 Image)}	MM-DD-YYYY	Applicant of Cited Document	Relevant Passages or Relevant Figures Appear
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Examiner	Cite	Foreign Patent Document	Publication	Name of Patentee or	Pages, Columns, Lines,	Т
Initials*	No.1		Date	Applicant of Cited Document	Where Relevant Passages	I
	<u></u>	Country Code ² "Number ⁴ "Kind Code ³ (# known)	MM-DD-YYYY		Or Relevant Figures Appear	י
BB	1	IE WO 00/49586 A1	08-24-2000	Orbis Patents, Ltd	Pages 7-9, 13-17	
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This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Bux 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Complete If Known ute for form 1449/PTO **Application Number** 10/066,174 **INFORMATION DISCLOSURE Filing Date** 01-29-2002 STATEMENT BY APPLICANT **First Named Inventor** FISHER, Douglas Art Unit 3621 (Use as many sheets as necessary) **Examiner Name** BAYAT, Bradley B **Attorney Docket Number** Sheet 2 of

JAN 0 5 2004

Examiner	Cite	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of				
Initials*	No.1	the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.				
BB	2	"Transale: A Simple Solution for e-payment security and authorization", originally published in PC Magazine, July 2000, downloaded from "http://www.transale.com/				
3		pcmagazine.htm on March 10, 2002 (3 Pages)				
BB	3	"Telemoney - How it Works", downloaded from http://www.telemoneyworld.com/ howitworks.shtml" on March 10,2002 (1 page)				
BB	4	"E-Payment Security", downloaded from "http://www.globeid.com/products/ @payvault.htm on September 16,2001 (8 page document, pages 5 and 6)				
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ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18 Stylesheet Version v18.0

> Title of Invention

Persistent Dynamic Payment Service

Application Number:

10/066174

Confirmation Number:

2717

First Named Applicant:

Douglas Fisher

Attorney Docket Number: 01-111

Search string:

(6000832 or 6029151 or 6327578).pn.

US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
313	1	6000832	1999-12-14	Franklin	Α	364	479.02
BB	2	6029151	2000-02-22	Nikander	Α.	705	39
1313	3	6327578	2001-12-04	Linehan	B1	705	65

Signature

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Substitute fo	r form 1449A/	PTO	-	Co	Complete if Known			
		–		Application Number	10/066,174			
INFOR	MATIO	N DI	SCLOSURE	Filing Date	01/29/02			
STATE	MENT	BY A	APPLICANT	First Named Inventor	Fisher			
• • • • • •				Art Unit				
(use	as many s	heets as	s necessary)	Examiner Name				
Sheet	1	of	2,	Attorney Docket Number	01-111	_		

			U.S. PATE	NT DOCUMENTS	
Examiner Initials		Document Number Number- Kind Code ² (if known		Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
BB	1	us- 6, 327,578B	12/04/2001	Linehan	Eds. 3-10, Figs. 2A-6
B13	2	US-6,000,832 A US-6,000,832 A	12/14/1999	Franklin	cols 2-7
BB	3	us. 6,029,151 A	02/22/2000	Nikander	Cols. 2, 3, 5,6
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	FOREIGN PATENT DOCUMENTS							
Examiner Initials		Foreign Patent Document Country Code 3 - Number 4 - Kind Code 5 (# known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T6		
B13	4	County Code 3 - Number - Kind Code 9 (# known) IE WO 00/49586 A 1	08/24/2000	ORBIS Patents LTD.	Pages 7-9, 13-17 and Fig 15.			

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Substitute f	or form 14498/PTO			Complete if Known		
•				Application Number	10/066,174	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			CLOSURE	Filing Date	01/29/02	
			PPLICANT	First Named Inventor	Fisher	
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			necessary)	Examiner Name		
Shoot	2	Of	1.	Attorney Docket Number	171-111	

[OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
E	Examiner Initials	Cite No. 1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the ltem (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
MAN 5 0 SULL	38	2	Article entitled "transale: A simple solution for e-payment security and authorization", PC Magazine, July 2000, downloaded from "http://www.transale.com/ PC magazine.htm on Margh 10, 2002 (3 pages), Web Page downloaded from "http://www.telemoneyworld.com/ howitworks.shtm/" on March 10, 2002 [4 page)	
	BB	3	Whitepaper entitled "E-Payment Security" downloaded from "http: 11 www. globeld.com/products/ @ payvault.htm" on September16, 2001. [6 page document; page, 5+6)	

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